

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:	§	Case No. 09-42001-JBS
	§	
KEVIN J. HALEY	§	
AMY M. HALEY	§	
	§	
Debtor(s)	§	

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATION FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that David P. Leibowitz, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 South Dearborn Street, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 a.m. on 09/29/2011, in Courtroom 682, United States Courthouse, 219 South Dearborn Street, Chicago, IL 60604. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 08/24/2011

By: /s/ David P. Leibowitz  
(Trustee)

David P. Leibowitz  
420 West Clayton St  
Waukegan, IL, 60085

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
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In re: § Case No. 09-42001-JBS  
§  
KEVIN J. HALEY §  
AMY M. HALEY §  
§  
Debtor(s) §

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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of* \$5,368.23  
*and approved disbursements of* \$839.55  
*leaving a balance on hand of<sup>1</sup>:* \$4,528.68

Claims of secured creditors will be paid as follows: NONE

Total to be paid to secured creditors: \$0.00  
Remaining balance: \$4,528.68

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<b>Reason/Applicant</b>	<b>Total Requested</b>	<b>Interim Payments to Date</b>	<b>Proposed Payment</b>
David P. Leibowitz, Trustee Fees	\$1,132.52	\$0.00	\$1,132.52
David P. Leibowitz, Trustee Expenses	\$15.66	\$0.00	\$15.66

Total to be paid for chapter 7 administrative expenses: \$1,148.18  
Remaining balance: \$3,380.50

Applications for prior chapter fees and administrative expenses have been filed as follows: NONE

Total to be paid to prior chapter administrative expenses: \$0.00

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of disbursement of the additional interest.

Remaining balance: \$3,380.50

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims: \$0.00  
Remaining balance: \$3,380.50

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$294,386.49 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 1.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
1	American Infosource Lp As Agent for Wfnb/ Ann Taylor	\$1,403.08	\$0.00	\$16.11
2	Discover Bank	\$5,548.05	\$0.00	\$63.71
3	American Infosource Lp As Agent for/ Target	\$8,534.50	\$0.00	\$98.00
4	Roundup Funding, LLC/ Bank Atlantic Business	\$38,633.29	\$0.00	\$443.63
5	Discover Bank	\$7,944.79	\$0.00	\$91.23
6	State Farm Bank	\$3,632.69	\$0.00	\$41.71
7	Chase Bank USA NA	\$357.27	\$0.00	\$4.10
8	Chase Bank USA NA	\$7,883.24	\$0.00	\$90.52
9	Pentagon Federal Cr Un	\$15,719.08	\$0.00	\$180.51
10	Chase Bank USA NA	\$145.92	\$0.00	\$1.68
11	Chase Bank USA NA	\$1,167.87	\$0.00	\$13.41
12	Chase Bank USA NA	\$17,290.35	\$0.00	\$198.55
13	Chase Bank USA NA	\$535.17	\$0.00	\$6.15

14	Fia Card Services, NA/Bank of America	\$5,039.40	\$0.00	\$57.87
15	Fia Card Services, NA/Bank of America	\$11,864.97	\$0.00	\$136.25
16	Fia Card Services, NA/Bank of America	\$16,573.24	\$0.00	\$190.31
17	Fia Card Services, NA As Successor In Interest to Bank of America NA	\$23,413.40	\$0.00	\$268.86
18	Fia Card Services, NA As Successor In Interest to Bank of America NA	\$11,863.22	\$0.00	\$136.23
19	Fia Card Services, NA As Successor In Interest to Bank of America NA	\$23,323.38	\$0.00	\$267.83
20	Chase Bank USA NA	\$12,523.18	\$0.00	\$143.81
21	Chase Bank USA NA	\$19,931.06	\$0.00	\$228.87
22	American Express Bank, FSB	\$12,058.42	\$0.00	\$138.47
23	Chase Bank USA NA	\$978.64	\$0.00	\$11.24
24	American InfoSource LP as agent for American Honda Finance	\$6,159.04	\$0.00	\$70.73
25	Elan Financial Services as servicer for Comerica Bank	\$3,639.53	\$0.00	\$41.79
26	Elan Financial Services as servicer for Comerica Bank	\$14,440.19	\$0.00	\$165.82
27	Elan Financial Services as servicer for Midwest Bank	\$4,798.41	\$0.00	\$55.10
28	US Bank N.A.	\$10,600.31	\$0.00	\$121.73
29	US Bank N.A.	\$8,384.80	\$0.00	\$96.28

Total to be paid to timely general unsecured claims: \$3,380.50  
Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims: \$0.00  
Remaining balance: \$0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims:	<u>\$0.00</u>
Remaining balance:	<u>\$0.00</u>

Prepared By: /s/ David P. Leibowitz  
Trustee

David P. Leibowitz  
420 West Clayton St  
Waukegan, IL, 60085

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Service Page 6 of 7**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Kevin B. Haley  
 Amy M. Haley  
 Debtors

Case No. 09-42001-JBS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: vrowe  
 Form ID: pdf006

Page 1 of 2  
 Total Noticed: 76

Date Rcvd: Aug 26, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2011.

db/jdb  
 aty Kevin B. Haley, Amy M. Haley, 10316 S. Crandon Avenue, Chicago, IL 60617-5621  
 +John D Landry, Landry & Associates, 120 E. Ogden Avenue, Suite 212, Hinsdale, IL 60521-3546  
 tr +David P Leibowitz, ESQ, Leibowitz Law Center, 420 Clayton Street, Waukegan, IL 60085-4216  
 14689314 +5/3 Bank Cc, 38 Fountain Square Cust. Serv. Md lmo, Cincinnati, OH 45263-0001  
 16816120 American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 14689317 +Amex, P.o. Box 981537, El Paso, TX 79998-1537  
 14689319 +Bac Home Loans Servici, 450 American St, Simi Valley, CA 93065-6285  
 14689320 +Bank Of America, Po Box 15311, Wilmington, DE 19850-5311  
 14689321 +Bank Of America, Po Box 17054, Wilmington, DE 19850-7054  
 14704156 Bank of America, c/o Business Card, PO Box 15710, Wilmington, DE 19886-5710  
 14704157 Bank of America NA, PO Box 25118, Tampa, FL 33622-5118  
 14689322 +Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014  
 14689323 Bk Of Amer, 4060 Ogletown/stan De5-019-03-07, Newark, DE 19713  
 14689324 Bk Of Amer, 4060 Ogletown/stanton Rd, Newark, DE 19713  
 14689325 +Brclysbankde, 125 South West Str, Wilmington, DE 19801-5014  
 14689326 +Chase, Po Box 15298, Wilmington, DE 19850-5298  
 14689327 +Chase, Bank One Card Serv 800 Brooksedge Blv, Westerville, OH 43081-2822  
 16648662 Chase Bank USA NA, PO BOX 15145, Wilmington, DE 19850-5145  
 14689328 Chase Card Services, Cardmember Service, P.O. Box 15153, Wilmington, DE 19886-5153  
 14689330 Citi, Po Box 6003, Hagerstown, MD 21742  
 14689329 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
 14689331 +Citibankna, Citibank / One Sto 1000 Technology Dr, O Fallon, MO 63368-2239  
 14689332 Citibusiness Card, P.O. Box 688901, Des Moines, IA 50368-8901  
 14689334 +Cntrlmtg, 801 John Barrow Rd, Ste 1, Little Rock, AR 72205-6599  
 16938172 +Elan Financial Services as servicer for, Comerica Bank, P.O. Box 5229, Cincinnati, OH 45201-5229  
 16938174 +Elan Financial Services as servicer for, Midwest Bank, P.O. Box 5229, Cincinnati, OH 45201-5229  
 16731255 +Fia Card Services, NA As Successor In Interest to, Bank of America NA and Mbna America Bank, 1000 Samoset Drive, DE5-023-03-03, Newark, DE 19713-6000  
 14704158 First Equity Card Corp, PO Box 23029, Columbus, GA 31902-3029  
 14689312 Haley Amy M, 10316 S Crandon Avenue, Chicago, IL 60617-5621  
 14689311 Haley Kevin J, 10316 S Crandon Avenue, Chicago, IL 60617-5621  
 14689343 +Hardisty Limited Partnership, 3113 S. University Drive, No. 600, Fort Worth, TX 76109-5616  
 14689342 +Hardisty Limited Partnership, 3113 S. University Drive, No. 600, Ft. Worth, TX 76109-5616  
 14704159 +Harris, NA, c/o Transworld Systems, PO Box 1864, Santa Rosa, CA 95402-1864  
 14689344 +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
 14689345 +Hsbc/carsn, Po Box 15521, Wilmington, DE 19850-5521  
 14689346 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346  
 (address filed with court: Internal Revenue Service, Kansas City, MO 64999)  
 14689313 +Landry & Associates, 120 E Ogden Avenue Suite 212, Hinsdale, IL 60521-3546  
 14704160 National City Bank, PO Box 856177, Louisville, KY 40285-6177  
 14704162 National City Bank, PO Box 8043, PO Box 361774, Royal Oak, MI 48068-8043  
 14704161 +PNC Bank, Consumer Loan Center, Mailstop P5-PCLC-02-R, 2730 Liberty Ave, Pittsburgh, PA 15222-4704  
 14689347 +Paragonway (original Creditor:12 Ge, 2101 West Ben Whit, Austin, TX 78704-7516  
 14689348 +Patelco Credit Union, 156 2nd St, San Francisco, CA 94105-3725  
 14689349 +Pentagon Federal Cr Un, Po Box 1432, Alexandria, VA 22313-1432  
 14689350 +Peoples Engy, 130 E Randolph, Chicago, IL 60601-6302  
 14689351 Quill.Com, C/O Corporate Collection Services, Inc., P.O. Box 22630, Cleveland, OH 44122-0630  
 14689352 +Rbs Citizens Na, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725  
 14689353 +Sears/cbsd, 701 East 60th St N Po Box 6241, Sioux Falls, SD 57117-6241  
 14689354 +St Farm Bk, Po Box 84062, Columbus, GA 31908-4062  
 14689355 Staples Credit Plan, P.O. Box 689020, Des Moines, IA 50368-9020  
 16601113 State Farm Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 14689356 +Target Nb, Po Box 673, Minneapolis, MN 55440-0673  
 14689357 +Thd/cbsd, Po Box 6497, Sioux Falls, SD 57117-6497  
 14689358 +Trojan Profe (original Creditor:med, P.o. Box 1270, Los Alamitos, CA 90720-1270  
 14689335 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: Comerica Bank, P.O. Box 790408, St. Louis, MO 63179-0408)  
 14689337 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: Elan Financial Service, Po Box 790084, Saint Louis, MO 63179)  
 14689338 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: Elan Financial Services, P.O. Box 108, St. Louis, MO 63166-9801)  
 14704163 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: US Bank, PO Box 790408, St Louis, MO 63179-0408)  
 16938204 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: US Bank N.A., P.O. Box 5229, Cincinnati, OH 45201)  
 14689360 US- Yellow Pages, P.O. Box 3110, Jersey City, NJ 07303-3110  
 14689359 Us Bank, Cb Disputes, St Louis, MO 63116

District/off: 0752-1

User: vrowe  
Form ID: pdf006

Page 2 of 2  
Total Noticed: 76

Date Rcvd: Aug 26, 2011

14689318 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICA S SERVICING CO, ATTN BANKRUPTCY DEPT,  
MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
(address filed with court: Asc, 8480 Stagecoach Ci, Frederick, MD 21701)  
14689361 +Wells Fargo Business D, Po Box 29482, Phoenix, AZ 85038-9482  
14689362 +Wfnnb/an Tlr, Po Box 182273, Columbus, OH 43218-2273  
14689363 +Wilshire Credit Corp, 1776 Sw Madison St, Portland, OR 97205-1715

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14689315 E-mail/Text: bkr@cardworks.com Aug 27 2011 02:08:07 Advanta Bank Corp, Po Box 844,  
Spring House, PA 19477  
14689316 E-mail/Text: ebnbankruptcy@ahm.honda.com Aug 27 2011 02:07:31 American Honda Finance,  
2170 Point Blvd Ste 100, Elgin, IL 60123  
16902975 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Aug 27 2011 02:32:22  
American InfoSource LP as agent for, American Honda Finance, PO Box 248838,  
Oklahoma City, OK 73124-8838  
16579406 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Aug 27 2011 02:32:22  
American InfoSource LP as agent for, Target, PO Box 248866, Oklahoma City, OK 73124-8866  
16573333 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Aug 27 2011 02:32:22  
American InfoSource LP as agent for Wfnnb, As Assignee of, Ann Taylor, PO Box 248872,  
Oklahoma City, OK 73124-8872  
16577906 E-mail/PDF: mrdiscen@discoverfinancial.com Aug 27 2011 02:32:49 Discover Bank,  
Dfs Services LLC, PO Box 3025, New Albany, OH 43054-3025  
14689336 +E-mail/PDF: mrdiscen@discoverfinancial.com Aug 27 2011 02:32:49 Discover Fin Svcs Llc,  
Po Box 15316, Wilmington, DE 19850-5316  
14689339 E-mail/Text: bankruptcynotice@franklincredit.com Aug 27 2011 02:08:24 Franklin Credit Mngmnt,  
101 Hudson St, Jersey City, NJ 07302  
16693031 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Aug 27 2011 02:32:22  
Fia Card Services, NA/Bank of America, by American Infosource Lp As Its Agent, PO Box 248809,  
Oklahoma City, OK 73124-8809  
14689340 +E-mail/PDF: gecsed@recoverycorp.com Aug 27 2011 02:32:59 Gemb/jc Penney Dc, Po Box 981400,  
El Paso, TX 79998-1400  
14689341 +E-mail/PDF: gecsed@recoverycorp.com Aug 27 2011 02:32:59 Gemb/lenscrafters, Po Box 981439,  
El Paso, TX 79998-1439  
16580510 E-mail/PDF: BNCEmails@blinellc.com Aug 27 2011 02:32:49 Roundup Funding, LLC, MS 550,  
PO Box 91121, Seattle, WA 98111-9221

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
aty\* +David P Leibowitz, ESQ, Leibowitz Law Center, 420 Clayton Street, Waukegan, IL 60085-4216  
16676788\* Chase Bank USA NA, PO Box 15145, Wilmington, DE 19850-5145  
16940122\* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: US Bank N.A., P.O. Box 5229, Cincinnati, OH 45201)  
14689333 ##Citimortgage Inc, Po Box 9438, Gaithersburg, MD 20898-9438  
14798696 ##Wilshire Credit Corp, POB 1650, Portland, OR 97207-1650

TOTALS: 0, \* 3, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 28, 2011

Signature:

